

Medium-term Management Plan

KEY STRATEGIES ②

Business reforms and productivity improvement through the active utilization of digital technology

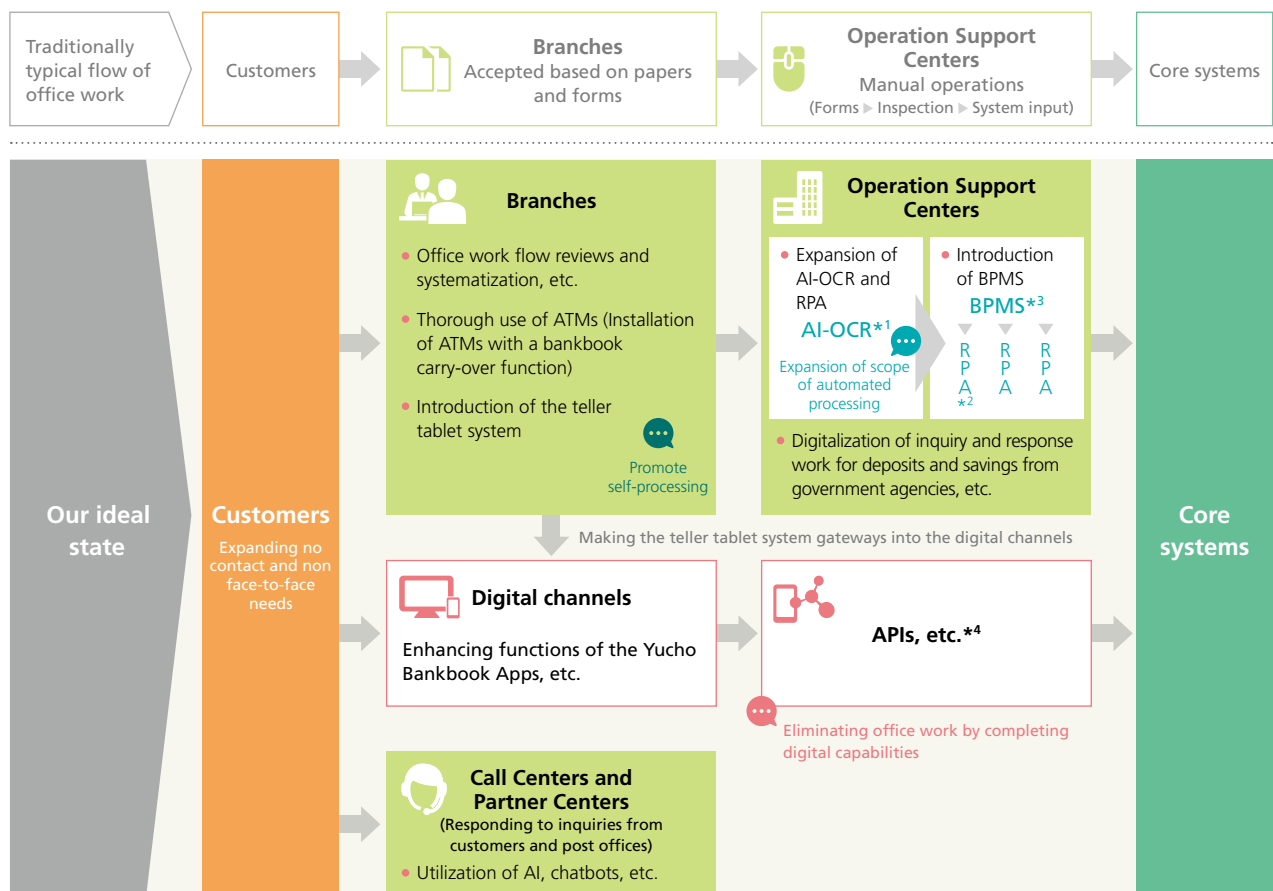


ACTION Work reforms for directly-operated branch tellers and Operation Support Centers, etc.

Promoting business reforms through the active utilization of digital technology

At our branches, we will expand the system to enable self-processing of routine transactions by introducing the teller tablet system, and enhance the digital channel to improve the efficiency of counter operations while expanding the options of transaction channels for our customers.

At Operation Support Centers, we will promote comprehensive business automation by combining digital technologies, such as expanding AI-OCR*1 and RPA*2, and introducing BPMS*3.



*1 OCR that utilizes AI to enhance recognition rates of handwritten characters, etc.
 *2 RPA: Abbreviation of Robotics Process Automation. Technology to shorten work time and improve quality through such measures as the automation of terminal and other operations, which are undertaken manually using a mouse or keyboard.
 *3 Abbreviation of Business Process Management System. This system automatically activates RPAs, and systematically controls work flows that require human confirmation work, etc., and conducts automatic process management.
 *4 Abbreviation of Application Programming Interface. Standard technology that links together digital channels such as smartphone apps and external systems with the internal systems of banks.

ACTION Productivity improvement through shifts in management resources

Reductions in G&A expenses, and OHR improvements

Through business reform efforts, we will reduce the workload of directly-operated branches and Operation Support Centers, while shifting personnel to focus areas through systematic skill development, in order to improve our systems and productivity.

In addition, we will aim to improve management efficiency by reducing predetermined expenses while strengthening investments in strategic IT and other priority areas.



*1 Employees who provide more delicate and sophisticated responses to elderly customers.
 *2 GP (General Partner): a fund operator that selects projects and makes investment decisions.
 *3 Basis including gains (losses) on money held in trust
 *4 "Anti-money laundering" and "combating the financing of terrorism"